

**Information to identify the case:**

|   |                                  |             |  |
|---|----------------------------------|-------------|--|
| Debtor 1  | Fred C. Bauer Jr.                |             | Social Security number or ITIN xxx-xx-7309 |
|   | First Name                       | Middle Name | EIN _____                                  |
| Debtor 2<br>(Spouse, if filing)                       | First Name Middle Name Last Name |             | Social Security number or ITIN _____       |
|   | First Name                       | Middle Name | EIN _____                                  |
| United States Bankruptcy Court District of New Jersey |                                  |             |  |
| Case number: 18-12566-MBK                             |                                  |             |  |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Fred C. Bauer Jr.

5/30/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Fred C. Bauer, Jr.  
Debtor

Case No. 18-12566-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: May 30, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | + Fred C. Bauer, Jr., 3 Pinyon Street, Howell, NJ 07731-2808  |
| 517465328       | + Federal National Mortgage Association, c/o Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047  |
| 517324628       | ++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005 |
| 517324629       | Square One Financial/Cach Llc, Po Box 5980, Denver, CO 80127  |
| 517621357       | State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245                                     |

**TOTAL: 5**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>                 | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|---|----------------------|--|
| smg             | Email/Text: usanj.njbankr@usdoj.gov               | May 30 2023 22:49:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg             | + Email/Text: ustpregion03.ne.ecf@usdoj.gov       | May 30 2023 22:49:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235                   |
| 517324622       | + EDI: GMACFS.COM                                 | May 31 2023 02:35:00 | Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901  |
| 519258581       | + EDI: AISACG.COM                                 | May 31 2023 02:35:00 | Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901   |
| 517344591       | EDI: GMACFS.COM                                   | May 31 2023 02:35:00 | Ally Financial, PO Box 130424, Roseville, MN 55113-0004  |
| 517460664       | Email/PDF: resurgentbknotifications@resurgent.com | May 30 2023 23:01:16 | CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517324624       | + EDI: CAPITALONE.COM                             | May 31 2023 02:35:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 517339445       | + Email/Text: RASEBN@raslg.com                    | May 30 2023 22:48:00 | Federal National Mortgage Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853                   |
| 517324625       | + EDI: AMINFOFP.COM                               | May 31 2023 02:35:00 | First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524  |
| 517324627       | + EDI: IRS.COM                                    | May 31 2023 02:35:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346   |
| 518658367       | + Email/Text: RASEBN@raslg.com                    | May 30 2023 22:48:00 | Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927  |
| 518303296       | + Email/Text: nsm_bk_notices@mcooper.com          |                      |  |

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|           |  |                      |   |
|-----------|--|----------------------|---|
| 518303295 | + Email/Text: nsm_bk_notices@mrc cooper.com  | May 30 2023 22:48:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094    |
| 517425344 | + EDI: JEFFERSONCAP.COM                      | May 30 2023 22:48:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094  |
| 517324630 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | May 31 2023 02:35:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999   |
| 519349255 | ^ MEBN                                       | May 30 2023 22:48:00 | State of New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08695  |
| 519349256 | ^ MEBN                                       | May 30 2023 22:42:03 | US Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609   |
|           |  | May 30 2023 22:42:03 | US Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, US Bank Trust National Association, Bankruptcy Department 75381-4609 |

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| cr        | *             | Ally Financial Inc., PO Box 130424, Roseville, MN 55113-0004   |
| cr        | *+            | FEDERAL NATIONAL MORTGAGE ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| cr        | *+            | Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  |
| 517324623 | *+            | Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901  |
| 519277878 | *+            | Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                               |
| 517324626 | *+            | First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524  |

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

| Name                     | Email Address   |
|--------------------------|---|
| Albert Russo             | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo             | docs@russotrustee.com                                   |
| Aleisha Candace Jennings |   |

District/off: 0312-3

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on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ajennings@raslg.com

Aleisha Candace Jennings

on behalf of Creditor Nationstar Mortgage LLC ajennings@raslg.com

Andrew Thomas Archer

on behalf of Debtor Fred C. Bauer Jr. aarcher@spillerarcherlaw.com,  
bankruptcy@brennerlawoffice.com;mcdocherty\_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmillawgroup.com  
bkgroup@kmillawgroup.com

Harold N. Kaplan

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER hkaplan@rasnj.com kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For  
VRMTG Asset Trust hkaplan@rasnj.com, kimwilson@raslg.com

Laura M. Egerman

on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bkyecf@rasflaw.com  
bkyecf@rasflaw.com;legerman@raslg.com

Lauren Moyer

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For  
VRMTG Asset Trust lmoyer@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mlicker@hillwallack.com  
HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For  
VRMTG Asset Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

Shauna M Deluca

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com

Sindi Mncina

on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 17